

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (original): A method for making a payment to a payee on behalf of a payor, comprising:

receiving a payment request for a payment service provider to pay a payee on behalf of a payor;

identifying those of a plurality of options available to electronically debit a payment account associated with the payor in making the payment;

selecting one of the identified available electronic debiting options; and

effecting payment in accordance with the one selected electronic debiting option.

Claim 2 (currently amended): The method of claim 1, wherein the plurality of electronic debiting options include i) electronically debiting the payment account responsive to determining that funds in at least an amount of the payment request are available in the payment account, ii) electronically debiting the payment account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payment account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with the payment service provider, iv) electronically debiting the payment account responsive to determining that a risk of financial loss to the payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the

determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, and v) electronically debiting the payment account responsive to determining that an electronic credit can be initiated by the payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

Claim 3 (original): The method of claim 1, wherein each of the identified electronic debiting options is identified based upon at least one of i) the identity of the payee, ii) the identity of the payor, iii) the identity of a financial institution at which the payment account is maintained, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offered by the payment service provider utilized by the payor.

Claim 4 (original): The method of claim 1, wherein effecting payment in accordance with each of the electronic debiting options includes issuing an electronic funds transfer file via the ACH network.

Claim 5 (original): The method of claim 1, further comprising:
selecting another of the identified available electronic debiting options; and
determining not to effect payment in accordance with the other selected electronic debiting option;

wherein the one identified electronic debiting option is selected subsequent to determining not to effect payment in accordance with the other identified available electronic debiting option.

Claim 6 (currently amended): The method of claim 5, further comprising:
processing the received payment request to determine a risk of financial loss to the payment service provider associated with effecting the payment on behalf of the payor in accordance with the other selected electronic debiting option;

wherein the determination not to electronically debit the payment account in accordance with the other selected electronic debiting option is based upon the determined risk of financial loss.

Claim 7 (original): The method of claim 1, wherein those available electronic debiting options are identified based upon the received payment request.

Claim 8 (currently amended): The method of claim 1, wherein each of the plurality of electronic debiting options is associated with a priority and two or more of the plurality of electronic debiting options are identified as being available, and further comprising:

determining ~~the~~ one of the two or more identified electronic debiting options having a highest associated priority;

wherein the determined one of the electronic debiting options is selected.

Claim 9 (currently amended): The method of claim 1, wherein two or more of the plurality of electronic debiting options are identified as being available, and further comprising:

determining the one of the two or more identified electronic debiting options associated with a shortest time period to complete payment to the payee on behalf of the payor;

wherein the determined one of the electronic debiting options is selected.

Claim 10 (currently amended): The method of claim 1, wherein two or more of the plurality of electronic debiting options are identified as being available, and further comprising:

determining the one of the two or more identified electronic debiting options associated with a lesser cost to the payment service provider;

wherein the determined one of the electronic debiting options is selected.

Claim 11 (currently amended): The method of claim 1, wherein two or more of the plurality of electronic debiting options are identified as being available, and further comprising:

determining the one of the two or more identified electronic debiting options which provides a highest level of protection against financial loss to the payment service provider;

wherein the determined one of the electronic debiting options is selected.

Claim 12 (original): A system for making a payment to a payee on behalf of a payor, comprising:

a communication interface configured to receive a payment request for a payment service provider to pay a payee on behalf of a payor; and

a processor configured to i) identify those of a plurality of options available to electronically debit a payment account associated with the payor in making the payment, ii) select one of the identified available electronic debiting options, and iii) cause payment to be effected in accordance with the one selected electronic debiting option.

Claim 13 (currently amended): The system of claim 12, wherein the plurality of electronic debiting options include i) electronically debiting the payment account responsive to determining that funds in at least an amount of the payment request are available in the payment account, ii) electronically debiting the payment account responsive to determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) electronically debiting the payment account responsive to selecting an account to receive an electronic credit associated with the electronic debit, the selected account associated with the payment service provider, iv) electronically debiting the payment account responsive to determining that a risk of financial loss to the payment service provider associated with effecting the payment on behalf of the payor is an acceptable risk, the determination based upon information associated with at least one of an amount of the payment and one or more prior payments effected on behalf of the payor, and v) electronically debiting the payment account responsive to determining that an electronic

credit can be initiated by the payment service provider to reverse the electronic debit if funds cannot be collected from the payor in association with the effected payment.

Claim 14 (original): The system of claim 12, wherein the processor is further configured to identify each of the identified electronic debiting options based upon at least one of i) the identity of the payee, ii) the identity of the payor, iii) the identity of a financial institution at which the payment account is maintained, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offered by the payment service provider utilized by the payor.

Claim 15 (original): The system of claim 12, wherein effecting payment in accordance with each of the electronic debiting options includes issuing an electronic funds transfer file via the ACH network.

Claim 16 (original): The system of claim 12, wherein:
the processor is further configured to i) select another of the identified available electronic debiting options, and ii) determine not to cause payment to be effected in accordance with the other selected electronic debiting option; and
the one identified electronic debiting option is selected subsequent to determining not to electronically debit the payment account in accordance with the other identified available electronic debiting option.

Claim 17 (original): The system of claim 16, wherein:

the processor is further configured to process the received payment request to determine a risk of financial loss to the payment service provider associated with effecting payment on behalf of the payor in accordance with the other selected electronic debiting option; and

the determination not to effect payment in accordance with the other selected electronic debiting option is based upon the determined risk of financial loss.

Claim 18 (original): The system of claim 12, wherein the processor is further configured to identify those available electronic debiting options based upon the received payment request.

Claim 19 (currently amended): The system of claim 12, wherein:

each of the plurality of electronic debiting options is associated with a priority;
two or more of the plurality of electronic debiting options are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified electronic debiting options having a highest associated priority, and ii) select the determined one of the electronic debiting options.

Claim 20 (currently amended): The system of claim 12, wherein:

two or more of the plurality of electronic debiting options are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified electronic debiting options associated with a shortest time period to complete payment to the payee on behalf of the payor, and ii) select the determined one of the electronic debiting options.

Claim 21 (currently amended): The system of claim 12, wherein:

two or more of the plurality of electronic debiting options are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified electronic debiting options associated with a lesser cost to the payment service provider, and ii) select the determined one of the electronic debiting options.

Claim 22 (currently amended): The system of claim 12, wherein:

two or more of the plurality of electronic debiting options are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified electronic debiting options which provides a highest level of protection against financial loss to the payment service provider, and ii) select the determined one of the electronic debiting options.